

Influence Of Cooperative Member Engagement In Improving Farm Household Welfare In Tea Cooperatives In Western Province Of Rwanda

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Abstract

In Rwanda, cooperatives have been considered seen by the Government of Rwanda as appropriate vehicles for agricultural development and socio-political change, but also and most importantly as a means of reducing poverty. This study examined the influence of cooperative member engagement in improving farm household welfare in tea cooperatives in Western Rwanda. The study adopted a causal design in a cross-sectional quantitative approach. A survey questionnaire was developed and administrated to a final sample of 318 farm households. To analyse collected data, a multiple regression analysis was applied using the statistical package for social science version 25.0. Results confirmed the existence of the influence of cooperative governance, cooperative financial management and cooperative member engagement on the farm household welfare. The study recommended that managers adhere to the principles of financial management, namely the effective use and allocation of co-operative funds.

Key Word: *Agriculture cooperative, household welfare, Cooperative Member Engagement*

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I. Introduction

The cooperative movement in Rwanda has its origins in the efforts of the colonial state to create institutions to implement policies. According to RCA (2012), the use of cooperatives as a policy tool continued even after independence where cooperatives are seen as a real mechanism for implementing government policies and development plans. Today, the government sees cooperatives not only as economic entities, but also and above all as institutions to meet the needs of members. The cooperative movement has evolved alongside the various governments but was disrupted by the genocide against the Tutsis in 1994 which destroyed the socio-economic fabric of Rwanda.

In the post-genocide reconstruction phase, the government and several partners, including non-governmental organizations (NGOs), recognized the importance of cooperatives in the socio-economic reconstruction of the nation and began to support the process of cooperative creation. In particular, NGOs have contributed significantly to the growing number of cooperatives across the nation by providing financial support. It was as part of this rebuilding process that the government set up in 2005 a task force for the promotion of cooperatives with the establishment of a legal framework to guide the development and promotion of the cooperative movement in Rwanda (MINICOM, 2005). As a result, many cooperatives have started their official registration.

However, the cooperative movement in Rwanda has failed to produce the desired results; they have thus been the subject of much criticism and many have pointed out the strengths and weaknesses of its effectiveness in achieving its original mission. As a result, there is still a continued persistence of poverty among the rural population, pushing them into the worst conditions. In the past, cooperatives in Rwanda have not been successful because they were created for political reasons as tools to implement government policies and plans, and therefore did not get off to a good start (RCA, 2012).

Statement of the Problem

A few qualitative studies have highlighted that cooperatives in Rwanda are exclusionary and exacerbate existing inequalities in rural communities (Ansoms, 2010; Nabahungu & Visser, 2011; Pritchard, 2013). Yet there are very few quantitative studies that analyze the impact of cooperative membership on members' well-being to complement these qualitative insights. Many authors and commentators such as MoTI (2010); Verhofstadt & Maertens (2014a and b); Mubirigi (2016); and Harelimana & Mukarukaka (2020) have assumed a relationship but have not provided empirical evidence or in-depth analysis to support this thinking; nor have they examined the influence of cooperative management on the welfare of tea farm households. The researcher hopes that accelerated progress in this sector will positively develop Rwanda's economy and play an important role in improving the living conditions of members.

Specific Objective

To examine the influence of cooperative member engagement in improving farm household welfare in tea cooperatives in Western Rwanda.

Research Hypothesis of the Study

H₀: Cooperative member engagement does not have a significant influence on farm household welfare in western Rwanda tea cooperatives.

Relevance of the Study

This study may prove significant in contributing to the underdeveloped field of research related to the relevance of agricultural cooperatives in rural area. The study has contributed to the theoretical development of the welfare theory by testing the cooperative management dimensions such as governance, financial management and member engagement on farm household welfare that have never been done hitherto. Using tea sector in Rwanda, the study has contributed methodologically to the existing knowledge by exploring the validity of the core Welfare theory premises in new setting.

II. Literature Review

According to (ILO 2014), cooperative (or co-op henceforth) is an organization of persons, usually of limited means who have voluntarily joined together to achieve a common economic end through the formation of a democratically controlled business organization making equitable contribution to the capital required, and accepting fair share of the risks and benefits of the undertaking.

Literature disclosed that co-op management is an essential ingredient to the success or failure of cooperatives which in turn can affect the welfare of its members. According to Chloupková (2002), for cooperatives to be a success they should be organized on interests that are really homogenous. Cooperative management encompasses several indicators, such as sound finances, good revenues, marketing, planning and business management skills (Garnevska *et al.*, 2011).

Scholars such as Tchami (2007) and Kumar, Wankhede and Gena (2015) opined that managing a co-op is about putting in practice the seven principles that enable co-ops to be viable. These are the principle of voluntary and open membership; principle of democratic member control; principle of member economic participation; principle of autonomy and independence; principle of education, training and information; principle of cooperation and, principle of concern for community.

Farm Household Welfare

According to Yuliarmi, Dunggio, & Yas (2020), welfare is a condition of satisfaction of life needs of each individual or society, both material and non-material. According to the Central Statistical Agency (2019), welfare is a condition in which all physical needs of the household can be satisfied by following the standard of living. In the cooperative literature, farm household welfare is a state of positive changes in the living conditions of farmers at the individual and household level that are necessary to bring about scale improvement and growth in all aspects of the cooperative member.

In relation to cooperatives, welfare theory assumes an economically efficient distribution of cooperative resources for the well-being of its members. It provides an understanding of how management efficiency can help members to overcome poverty and undertake investments, and thus increase income and self-employment, which in turn changes their overall welfare. For allocative efficiency to be present, management must be not only strong but also transparent in responding to the needs and projects of members who want to see their socio-economic well-being improved. The welfare theory will be applied to establish how governance, financial management practices and member engagement can be effectively applied to improve co-op member welfare.

Cooperative Member Engagement and Farm Household Welfare

In another sphere, the importance of a cooperative as a member-owned socio-economic institution becomes evident and the aspect of member engagement becomes important in cooperative democracy (Rwekaza *et al.*, 2018). This importance is reflected in their involvement at both the start-up and development stages. Members play both the role of co-owners and users or suppliers, the role of capital contributor(s) and voting rights holder(s).

The importance of members' participation in the decision-making process in cooperatives was also noted by Olabisi, & Petronilla, (2017). Their study examined the effects of member engagement in cooperative activities on the performance of multipurpose cooperative societies (MCSs) in Awka South LGA of Anambra State, Nigeria. Using data from 112 randomly selected respondents in 13 registered and active MCSs, the results revealed that there is a significant relationship between member involvement and cooperative performance. One of the implications of the study is that cooperatives should diversify their investments to encourage members to participate by investing and committing more resources in order to obtain certain benefits such as patronage, dividends and interest.

A study by Othman, Kari, Jani, & Hamdan (2012) on Malaysian cooperatives showed that the success of cooperatives depends not only on good governance and management but also on the engagement of the members in decision making process. Indeed, members play a key role in the failure or success of cooperatives as they are the ones who support the activities of cooperatives, decide on their future and contribute financially. While supporting this view, a study by Hidayati, Hanif, & Pradesa (2016) in East Java, Indonesia, argued that by increasing members' participation in the decision-making process; the cooperative will have more opportunities to promote its benefits. Their study recommends that cooperatives pay more attention to strengthening and broadening the engagement or participation of members in the activities of the cooperative. In the same vein, Rahmiyati, Andayani, & Indartuti (2020) reported that member participation significantly affects the level of household socio-economic growth in Kideri City, Indonesia.

According to Verhees *et al.*, (2015) member engagement in the cooperative is a precondition for spending time and actively participating in the governance of the cooperative. These authors argue that the benefits of member trust are very strongly related to commitment and loyalty. Finally, their study suggests that co-operatives should devote resources to creating a democracy that works well for members.

Research Gap

The streamlining for further research is underlined by following the theoretical, conceptual, contextual and methodological limitations in existing literature. The welfare theory literature and the empirical studies reviewed have shown that cooperatives play a positive role in improving the socio-economic conditions of their members. However, the majority of previous studies have inclined to examine merely the influence of cooperative management on the welfare of its member with a propensity to focus on a single component of cooperative management for instance governance (Kyazze *et al.*, 2017) and Puri, 2018) or financial management (Tonui, & Otinga, 2019) and Wajid *et al.*, 2021) or yet member engagement (Olabisi, & Petronilla, 2017 and Rwekaza, & Anania, 2018) and its effect on income.

Methodologically, the use of a multi-industry sample in testing the effects of cooperative management on farm household welfare was evident in previous empirical studies; this study focusses on a single industry: the tea sector. Contextually, most of the studies regarding these cooperative management components have been customarily conducted in other developing countries and none in Rwanda. It is then unclear whether geographical and cultural differentials could allow smooth replication of those studies in Rwanda.

III. Research Methodology

Positivists assert the world exists knowingly as it is and is detachable from the influence of researchers; its objective is to develop the causes and effects as a universal truth (Rehman & Alharthi, 2016). The interpretivism on the other hand advocates that society-wise norm or standard does not exist thus researchers are necessary to grip the subjective meaning of individual social actions (Bryman & Bell 2007). This study seeks to investigate the influence of cooperative management components on farm household welfare of tea sector in Rwanda. To achieve this objective, this study used the positivism philosophy to test the welfare theory through hypothesizing then deducing the observations (Rehman & Alharthi, 2016). The study adopted the positivism stance because hypotheses were tested against the welfare theory to explain the dimensions of cooperative management influencing farm household welfare in tea sector.

Research Design

Survey research collects primary data to understand and predict certain aspects of human behavior. As a result, survey questions are generally defined to emphasize behaviors, attitudes, opinions, and beliefs (Kotler and Armstrong, 2012; Hair, Celsi, Money, Samouel, & Pages, 2016). Two of the three survey design categories

were used in this study: descriptive and explanatory. Descriptive survey research was used to describe the distribution of a certain observable occurrence in farm households, or the links and relationships between constructions (Saunders, *et al.*, 2016). In this study, the design of the survey research is descriptive in nature, as it highlights distinct concepts, namely co-operative governance, financial management of co-operatives, co-operative member engagement, and farm household welfare.

Research Method

In favour of the philosophical position selected for this study to authenticate the selected theories, this study has opted the quantitative research method. The quantitative method presents several advantages: (i) it allows the researchers to check the validity of existing theories; (ii) it also gives the study the needed validity to measure the hypotheses and (iii) it requires less time to analyse the data compared to a qualitative data with interpretation process (Bryman & Bell, 2011). Further, a researcher can carefully balance the progress of research by satisfying the reliability and validity concept in pursuing the method of quantitative data analysis (Bryman & Bell, 2011).

Research Area

The study was conducted in the western part of Rwanda comprising of seven districts: Karongi, Ngorero, Nyabihu, Nyamasheke, Rubavu, Rusizi and Rutsiro. The western province was chosen due to its high number of tea co-ops in the country. There are currently 24 tea cooperatives in western province of Rwanda, however, only seven were selected in each district to make the study inclusive.

Sampling Technique

Sampling technique involves the use of a small number of population elements to draw a conclusion about the entire population (Zikmund *et al.* 2012). As this is a quantitative study, this research falls under the probability sampling method. From a variety of sampling technique, this study used the stratified random sampling in the selection of respondents (Cooper, & Schindler, 2014). The stratified sampling technique was used in this study for three reasons: (1) to increase the statistical efficiency of a sample, (2) to provide adequate data for the analysis of different sub-populations or strata, and (3) to allow the use of different research methods and procedures in different strata.

In this context, proportional stratification based on the share of the stratum in the total population was applied in order to obtain the minimum sample in each stratum (Cooper & Schindler, 2014). The inclusion criteria for the selection of participants were as follows: (1) be part of a cooperative and have been operational for at least five years; (2) have participated in the last three meetings of the General Assembly.

Sample Size

Sample size is the number of observations included in the research study (Zikmund *et al.* 2015; Saunders, *et al.*, 2016) and it is the absolute sample size that is important, not its size relative to the population (Saunders, *et al.*, 2016). So, in this study, the suitable sample size was calculated according to the Slovin’s

formula n:
$$\frac{N}{1+N(e^2)}$$
 Where: n = the required sample size; N= the known population size = 17,561 and e = the level of significance = 0.05.

Table 1: Sample Size Stratification

Location of co-ops	No. of co-ops	Target Population	Proportion %	Sample Size
Karongi	1	2,035	11.6	45
Ngorero	1	1,236	7	27
Nyabihu	1	2,710	15.4	61
Nyamasheke	1	3,378	19.2	75
Rubavu	1	1,338	7.6	30
Rusizi	1	4,133	23.5	92
Rutsiro	1	2,731	15.5	61
TOTAL	7	17,561	100%	391

Source: Researcher’s compilation, 2023 N=17,561 n= 391

To ensure that all sample estimates are contemplative of the population parameters weights for the different strata against the respective sample sizes were tabulated and reported. Weights were computed using $w = \frac{n}{N}$, the reciprocal of which was used to weight the sample results to get the overall population magnitude.

Research Instrument and Methods

A survey questionnaire was adopted from previous studies such (e.g. Rwekaza *et al.*, 2018; Oboth, 2020 and Rurangwa, 2020) and adapted to the Rwandan context. The questionnaire comprised of 36 closed-ended questions which are formulated in line with the research objectives. For the independent variables, respondents were asked to provide their perception about the level of satisfaction of the management of their cooperative on an interval (5-point scale). In the same vein, for the dependent variable, respondents were asked to provide their level of satisfaction about welfare in comparison to their counterpart not involved in tea cooperative.

The questionnaire was first be designed in English, then translated into the local language (Kinyarwanda), followed by a back-translation procedure to check for equivalence between the English and Kinyarwanda versions. After preliminary testing, the instrument was pilot-tested to evaluate the psychometric properties of the measurements. Twenty-one respondents (three from each co-operative) were invited to participate in the pilot study. They helped to go over and finalize the questionnaire, to provide feedback so as to keep potential respondents interested in the survey topic, which might encourage participation in the future live survey. The duration of pilot survey was two weeks i.e. from 6 to 22 March 2023. Table 2 presents the Cronbach’s alpha coefficients for all constructs obtained in the pilot study.

Table 2: Cronbach’s Alpha Coefficients for all Constructs in Pilot Study

S/N	Constructs	Cronbach’s Alpha
1	Cooperative governance (CoGov)	0.885
2	Cooperative financial management (CFinM)	0.839
3	Cooperative member engagement (CMEng)	0.811
4	Farm household welfare (FHWel)	0.893

Source: Primary data (2023)

All of the measures used in the pilot study showed an adequate reliability with Cronbach’s alpha values, which ranged between 0.839 and 0.893 that are considered Good.

Reliability and Validity of the Data

Cronbach's alpha is a popular approach for measuring internal reliability in the degree of consistency of respondents' responses to questions measuring a single latent construct (Sekaran & Bougie, 2010). In addition, Cronbach's alpha indicates the average correlation between the items used to measure a specific concept (Malhotra, 2019). The minimum level of 0.70 for Cronbach's alpha is a generally accepted level (Rönkkö & Cho, 2022; Cheung, *et al.*, 2023).

IV. Results

There is a widespread perception that co-op members have particular behaviours when it comes to fully participating in the decision-making process, which excludes them from the leadership of their own co-operatives. This behavior puts the management team in a position of dictatorship and free from any form of control. Managers tend to ignore the role of co-op members in the decision-making process, which paves the way for licentiousness and financial delinquency. The concept of engagement was introduced as a dimension of cooperative management in order to understand the role of members/owners in the decision-making process. It is inconceivable that the managers of a cooperative would squander the cooperative's resources without being worried. This particular behavior has also been raised in recent studies; for example; Harelimana, & Mukarukaka, (2020); Atieno, 2021. As per perceptions of participants, the *SD* score ranged between 0.54255 and 0.7548 with an average *SD* of 0.67 greater than 0.5 ($\delta > 0.5$) implying that the perceptions of respondents were heterogeneous about their engagement in decision making process. In general, all dimensions of the cooperative management had a mean ranged between 1.654 and 1.9524 with an average mean of 1.831 that falls into the Moderate Level of cooperative management.

Table 3: Descriptive Statistics of Measured items of CMEng (n=318)

	Descriptive Statistics			
	N	Mean	Rank	Std. Deviation
CMe19	318	1.5994	6	.75098
CMe20	318	1.7956	3	.52602
CMe21	318	1.7642	4	.54255
CMe22	318	1.4522	7	.74099
CMe23	318	1.3994	8	.75098
CMe24	318	1.3591	9	.73332
CMe25	318	1.8994	1	.75098

CMe26	318	1.8585	2	.75486
CMe27	318	1.7642	5	.54255
Valid N (listwise)	318			

Source: Primary Source (2023)

Cooperative member engagement (CMEng): The survey respondents were asked to rate the level of their engagement into cooperative activities over five years using the following scales 1 = Very Low, 2= Low, 3=Moderate, 4= High and 5= Very High. The construct of cooperative member engagement consisted of nine items. The results of the respondents’ ratings for each item of this construct are reported in Table 4.

Table 4: the influence of cooperative members’ engagement

Objective	Hypothesis	Result		Decision
		<i>t</i> -value=1.986	Sig.value=0.05	
Determine the influence of cooperative members engagement on farm household welfare	Cooperative governance does not have a significant influence on farm household welfare	13.518 > 1.986	0.000 < 0.05	Rejected

Source: Primary Source (2023)

The cooperative member engagement variable has a regression coefficient value of 0.515, this means that if the other independent variables are fixed or unchanged, then every 1 point or 1% increase in the security variable will increase buying interest by 0.515. The cooperative member engagement coefficient is positive, meaning that there is a positive relationship between cooperative member engagement and farm household welfare. This result implies that the more the security value increases, the more buying interest can increase.

V. Discussions Of The Findings

The purpose of this study was to analyze the influence of cooperative management on tea farm household welfare in the western province of Rwanda. The Multi-regression analysis technique was used and statistical assumptions were performed before using it. Descriptive statistics were also used for the description of respondents and the constructs included in the model. The following sub-sections discuss the findings with reference to previous studies.

Cooperative Member Engagement and Farm Household Welfare

The third objective of the study corresponds with the third hypothesis stated as H03: Cooperative member engagement does not have a significant influence on the farm household welfare in tea sector of Western Rwanda.

Based on the *t*-value of CMEng obtained (13.518 is greater than the *t*-table (1.986) and the *sig*-value of 0.000 which is less than 0.05, it was concluded that the null hypothesis that cooperative member engagement does not influence farm household was REJECTED. Hence, the cooperative member engagement influences the tea farm household welfare in the western province of Rwanda. Ideally, members should be at the core of cooperatives activities, and their voice should act as a basis for decision making. However, according to the finding of this study, taking the member base’s views into account is seen as important in theory, but considering them in practice is yet difficult. This finding agrees with that of Othman, *et al.*, (2012) in Malaysia; Verhees *et al.*, (2015) in Rwanda; Rwekaza *et al.*, 2018 in Tanzania; Olabi and Petrnilla 2017 in Nigeria. For instance (Rwekaza *et al.*, 2018) highlighted the importance of members involvement at both the start-up and development stages. Members play both the role of co-owners and users or suppliers, the role of capital contributor(s) and voting rights holder(s) and thus their participation in decision making leads always to superior performance that in turn benefit from themselves. Verhees *et al.*, (2015) reached to similar finding that member engagement in the cooperative is a precondition for spending time and actively participating in the governance of the cooperative. In violation of the cooperative principle of democratic control of members, the results of the study showed that they do not participate satisfactorily in policy-making and decision-making.

VI. Conclusions And Recommendations

As the information was collected and analyzed using the multi regression technique. Based on the three hypotheses, the study revealed interesting results. The study revealed that level of cooperative management was moderate leading to a moderate level of farm household welfare. Finally, a model of household welfare was developed and tested that can now be adopted by future researchers, policy makers and industry practitioners.

Policy Recommendations

For government agencies, especially the Rwanda Cooperation Agency (CAR); the results of the study revealed that the level of management practices is not satisfactory, the leaders of the cooperatives exploit the cooperatives in their own benefit. The law provides for sanctions against such individuals, but the sanctions do not appear to be coercive and convincing to deter such malfeasance. Therefore, it is recommended to increase up to 10 years' imprisonment and a fine of more than 5 million Rwandan francs if convicted. In addition, the unregulated remuneration of the members of the co-operative's executive committee currently encourages the embezzlement of funds. It is recommended that the law address this issue by regulating executive compensation.

It was recommended to restructure the functions of RCA to improve its regulatory mandate with focus on institutional development or non-prudential regulation. Within this context, the government should put in place mechanisms for classification of the performing and non-performing cooperatives; the government should through RCA to institutionalize results and performance-based management of cooperatives.

For members of the cooperative; the results of the study revealed the low level of education of cooperative members, while one of the principles of cooperative management is education and training. It is then recommended that cooperatives set up a permanent education and training fund and not allocate dividends to the members of the education and training fund, which will limit the embezzlement frequently reported in tea cooperatives. The study also highlighted the moderate level of involvement of cooperative members in decision making, it is recommended that cooperative members should participate in the decisions involving their life including that of their cooperatives.

It was recommended that leaders commit to improving these practices and involving members in decision-making that affects them. Financial management is not at the right level as members claim; It is recommended that managers adhere to the principles of financial management, namely the effective use and allocation of co-operative funds. Members recognized their moderate level of engagement in the decision-making process mostly based on the fact that they are often discouraged by cooperative leaders who want to work in opacity.

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